



{Name}{required}, {Designations}* {optional}
 {Approved Title}, {Prudential Advisors}
 {optional Insurance License #1}
 {optional Insurance License #2}
 {Division or Territory}

{Company Name}
 {Address}
 {City}, {State} {Zip Code}
 {Phone Number} {Fax Number}
 {Email Address}

Dear {Recipient Name},



Retirement planning involves financial strategies of budgeting, investing, and ultimately distributing income during retirement. It also takes into account future expenses, liabilities, life expectancy, and taxes. Personal financial situations and goals, like life, can change, which is why it is important to review your situation at least annually.

I get to know my clients. Initially, we work together to take a deep dive into their current financial situation, goals, and perspectives regarding money. Then, we establish priorities. Finally, we develop a realistic spending and savings plan on which they agree and review it at least annually.



**Of course,
I am here to help!**

Working together—with your tax advisor—you'll understand every tax opportunity available to you. Just call to schedule a time that's convenient for us to meet.

Sincerely,

{Name Signature}

{NAME} {REQUIRED}, {DESIGNATIONS}* {OPTIONAL}
 {Approved Title}, {Prudential Advisors}

[Disclosures]